

PCTWORLD INTELLECTUAL PROPERTY ORGANIZATION
International Bureau

INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification ⁶: H04K 1/00	A1	(11) International Publication Number: WO 97/16897 (43) International Publication Date: 9 May 1997 (09.05.97)
(21) International Application Number: PCT/US96/17556 (22) International Filing Date: 30 October 1996 (30.10.96) (30) Priority Data: 08/548,305 1 November 1995 (01.11.95) US (71) Applicant: FIRST VIRTUAL HOLDINGS, INC. [US/US]; Suite 300, 11975 El Camino Road, San Diego, CA 92130 (US). (72) Inventors: ROSE, Marshall, T.; 420 Whisman Court, Mountain View, CA 94043 (US). STEIN, Lee, H.; 17435 Los Morros, Rancho Santa Fe, CA 92067 (US). BORENSTEIN, Nathaniel, S.; 1724 Shadford, Ann Arbor, MI 48104 (US). LOWERY, Carolyn, M.; 508 Second Street, Petaluma, CA 94952 (US). NEW, Darren; 13911 Durango Drive, Del Mar, CA 92014 (US). STEFFERUD, Einar; 17301 Drey Lane, Huntington Beach, CA 92647 (US). (74) Agent: KOZAK, Frank, J.; Brinks Hofer Gilson & Lione, NBC Tower, Suite 3600, 455 North Cityfront Plaza Drive, Chicago, IL 60611-5599 (US).		(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, HU, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, TJ, TM, TR, TT, UA, UG, UZ, VN, ARIPO patent (KE, LS, MW, SD, SZ, UG), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, ML, MR, NE, SN, TD, TG). Published <i>With international search report.</i> <i>Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.</i>
(54) Title: COMPUTERIZED PAYMENT SYSTEM FOR PURCHASING GOODS AND SERVICES ON THE INTERNET (57) Abstract A method and system for use on a quasi-public network, such as the Internet, to enable users of the network to conduct commercial transactions involving a payment of funds by one user to another user of the network. The method includes operating a computer system for sending and receiving messages from users over the network. Upon receiving a message over the network from a qualified user-seller, a message is sent over the network to the user-buyer that was identified in the message from the user-seller. The message to the user-buyer requests confirmation of a transaction identified in the message received from the user-seller. Upon receiving a confirmation over the network from the user-buyer, payment information is sent by secure channels off the network to an agent of the user-seller. The user-seller's agent may be a separate entity or the function of the user-seller's agent may be performed by the transaction enabling system. Upon receipt of an authorization code from the seller's agent, the authorization code is encrypted and sent to the user-seller over the network.		